

ERA OF WILDCAT MONEY.

POINTS FROM AN ADDRESS OF
H. H. CAMP IN 1879.

An Interesting Memorial of the Citizens of Danbury—The Story of American Banking—Senator Sherman Recounts Republican Achievements.

The Evils of Wildcat Money Illustrated by Mr. Camp, of Milwaukee.

In August, 1879, H. H. Camp, then cashier of the First National Bank at Milwaukee, and now its president, delivered an address on the history of Western banking before the American Bankers' Association at Saratoga, N. Y. There was no political significance connected with the address at that time, but in this campaign, when the Democratic party is seeking to revive the old wildcat banking system, it will be profitable to recall some of Mr. Camp's statements regarding the disastrous results of that system of flooding the states with irredeemable paper money. The substance of the address is as follows:

The first era commencing in the different states at the different dates when charters were granted by the several legislatures for the various kinds of banks and banking institutions; whereby either honest men placed their capital at the service of commerce and the development of all interests in their several localities, or for schemers and speculators who procured legislation to enable them to establish credit upon an insecure basis. The Western states I shall refer to in connection with this era are Ohio, Indiana, Illinois, Kentucky, Missouri, Michigan, Wisconsin, Iowa and Minnesota. In some of these states this era ended between 1850 and 1855; the second era began in 1852, and covers the entire history of free state banking up to 1871. Within the states named Indiana, Illinois and Wisconsin had flooded their own states and had disturbed the finances of the entire West with the issues of their free banks, and it is not improbable that but for the collapse in the value of state stocks upon the security of which most of the notes had been issued many of the other states named would have been involved in a more or less similar evil.

The free banking law of Illinois was very favorable to adventurers and wildcat banking; the bonds of all states paying 6 per cent. interest were received at par for circulation. In July, 1857, there were forty-five banks with a circulation of \$5,550,000, and the organization of these institutions went on until 1861, when \$13,000,000 of this class of so-called paper money had been in circulation, and then the fatal collapse came.

The bankers of Chicago and other large towns in the state often met to confer on the difficulties of their situation, and similar meetings were held in other states similarly afflicted; resolutions and agreements were formulated, lists were made out of good, bad, and worse, and so the work went on until the disastrous end came. The entire state of Illinois alone \$14,000,000 to \$15,000,000 of state stock to redeem \$13,000,000 of circulation issued by these banks with the following result: Sixty-three banks were wound up.

The notes of 5 were redeemed at from 30 to 40 per cent.
The notes of 3 were redeemed at from 30 to 40 per cent.
The notes of 1 were redeemed at from 30 to 40 per cent.
The notes of 17 were redeemed at from 30 to 40 per cent.
The notes of 24 were redeemed at from 30 to 40 per cent.
The notes of 37 were redeemed at from 30 to 40 per cent.
The notes of 1 were redeemed at 40 per cent.

The history of wildcat banking in Wisconsin is short. Here I can stand on firmer ground; for since the era of free state banking in the Northwest, Wisconsin has been a few banks organized, but their existence was ephemeral, and the panic of 1857 swept them away. The territory and the Northwest and few people and little money. Emigrants from all the states and countries, and the sea land, and their small boards of money, which were quickly gathered and sent eastward to purchase the necessities of civilized life, and there really seemed a greater want of a local circulating medium than for money itself.

As early as 1857 conventions of bankers were held in Milwaukee to consider the currency evil. In 1858 the bankers of Chicago refused to receive the issues of twenty-seven Wisconsin banks, many of which had no local habitation but had simply the name of some winter lumber camp place high up in the tributaries of the Wisconsin or Mississippi rivers. Milwaukee had returned the compliment by refusing a list of Illinois currency of the same character. The representatives of fifty-seven banks signed an agreement, saying of the list of seventy banks named in detail that they believed them secure, and that they would continue to receive and pay out their notes until December 1, 1861, when an act of the legislature would go into effect requiring a better currency of the currency of the state. The largest banking houses in Milwaukee, with one exception, signed the paper. As might have been expected, the tendency of this currency was to business centers, and soon the burden became too great for Milwaukee to bear. On Saturday, June 22, the banks which had agreed to take certain issues until December 1 published a card refusing to receive any of the number from and after that date.

On the following Monday a mob gathered in the manufacturing portion of the city, chiefly Germans and Scandinavians, of probably 1,000 or 2,000 persons. They marched deliberately to the vicinity of two of the largest banks and began their work of vandalism, which only ceased when plate glass windows were destroyed, many a counter and all the furniture, as well as the books and papers not previously locked in the vaults, had been thrown into the street and burned. The officers of the several banks were obliged to run for their lives. During this exciting year an incident of the war helped them to close up several Wisconsin banks on a basis more favorable to note-holders than had been previously expected.

When the war broke out, to pay the expenses of Wisconsin forces, the state nearly \$1,000,000 of state bonds were issued. The bonds of Wisconsin were not known and had no market value. The governor and state treasurer could get but 60 per cent. for them in the New York market, and the state treasury was in a worse position than before. These officers came home and made negotiations with Wisconsin bankers, taking the bonds held for them by the state comptroller, and giving in exchange Wisconsin bonds upon such terms as could best be met by the banks.

In 1862 at one time there were forty-five banks liquidating of which number:

1 paid their bills at par in coin.
2 paid their bills at 81 per cent.
3 paid their bills between 75 and 80 per cent.
4 paid their bills between 70 and 75 per cent.
5 paid their bills between 60 and 70 per cent.
6 paid their bills at 46 per cent.

The losses to the people in the West by corporate organized banks have, in this country, been much larger percentage, taken upon farmers and country population; and the losses by private bankers have been larger to the people in towns—it is difficult to state proportions. They have been enormous, but the fast increasing wealth of the West is seen very soon to have made waste good, and the same stories will continue over and over again to be told about confiding men and scheming bankers.

The Story of American Banking. Do the old soldiers and sailors know that all during the war they never fought under a yard of bunting made in this country?

Every American flag made of bunting was made in Great Britain, or some other foreign country. We could not make it, because there was no protective tariff on bunting. A piece of bunting then cost from \$25 to \$30. It seemed humiliating to think that all American flags should be made in a foreign country.

One day Gen. Benjamin F. Butler went to the secretary of the navy, and suggested something should be done to encourage the manufacture of American bunting. A young man was sent to England to learn the business, and a duty of 10 per cent. was placed on imported bunting. They started in Lowell with 10 looms, and what was the result? There are 15,000 looms making bunting in this country, and all American flags are made from American material. We make the best bunting on earth, and the price is only \$18 instead of \$25, or \$30.

The history of bunting is the history of every other article made under protection. Do free traders object to American bunting?

Important Reasons Why the Citizens of the Senate and House of Representatives of the United States in Congress Assembled: The memorial of the citizens of the town of Danbury, Fairfield County, and state of Connecticut, respectfully sheweth:

That the town of Danbury contains a population of about 3,600 souls, and that in the year 1816 about 500 of this population were actively engaged in manufacturing establishments; since that period the number has decreased to less than 200, as will fully appear by the schedule hereunto annexed.

Your memorialists find no difficulty in discovering the cause of this retrograde in their manufacturing pursuits. At the period when the importation of foreign goods was obstructed by the war which existed between this country and Great Britain their manufactures were in a flourishing state; but at the moment the flood-gates of British commerce were opened upon them, they were overwhelmed with British fabrics, and from that moment may they date the decline and destruction of their manufacturing prosperity.

It is ascertained by a committee appointed by your memorialists that in the year 1816 there was manufactured for exportation within the limits of Danbury, goods and wares to the amount of nearly \$100,000, whereas, in the year 1819 the amount manufactured was but a little more than \$100,000. The wages of persons employed in the various manufactures in the year 1816 may be fairly estimated at \$100,000, while the wages of persons employed in the year 1819 will not exceed \$45,000. Many of our manufactures are abandoned and fast decaying, and the remainder are in a languishing state.

The American manufacturer in the purchase of raw material is met by the British agent and monopolist, and beholds him export them free of duty. In a few months afterwards the same British monopolist imports the same materials in a manufactured state, on a payment of mere nominal duties, and those at a long credit secured by bonds which not infrequently fall in payment at all. A double competition is therefore the consequence in which he can discover nothing to encourage, but much to discourage and discourage the American manufacturer. In our large towns or cities may be seen hosts of British agents exempt from most, or all of the burdens of society enjoying the protection and munificence of our government. This policy, if pursued, must necessarily complete the ruin of our infant manufacturing establishments.

Your memorialists can behold nothing in this picture of their calamity equal to that which they feel and endure; some of your memorialists have already fallen victims to the policy pursued by the government, and approaching ruin awaits many others, unless redeemed by the interposition of the government of their country.

The interests of the agriculturists are intimately connected with those of the manufacturers, and so far as observations extend, they have been proportionate sufferers by the decline of our manufacturing establishments.

All classes of citizens have an ultimate interest in their prosperity. It is confidently believed by your memorialists that the American people can be supplied with an article of hats of American manufacture at a reasonable price and of a quality in no degree inferior to superior to imported hats. If this position be true, there can be the propriety of encouraging or even permitting the importation of this article.

Your memorialists are aware that a prohibition of the importation of certain articles of foreign merchandise would in some degree affect the revenue of the government, they will therefore cheerfully submit to any system of taxation to supply the deficiency and for the support of the government of their country.

If the subjects of the potentates of Asia and Europe have for ages been protected in their manufacturing pursuits, ought a nation and free people to expect an equal measure of protection from rulers of their own choice.

With these views and considerations, your memorialists for themselves and their suffering countrymen, earnestly pray your honorable body to take their unfortunate and unhappy case into your wise consideration and to grant them relief by prohibiting the importation of hats and such other article of merchandise as may appear expedient and increasing the tariff of duties on others, or in any other way which your honorable body may deem most consistent with the great interests of the American people and your memorialists as in duty bound will ever pray.

—Extract from Danbury Town Records, Vol. 2, Pages 114, 115, 1820.

Senator Sherman Recounts Republican Achievements. [From Senator John Sherman's Article in the Independent, September 23.]

The career of the Republican party was begun, continued, and has not yet ended, as one of unprecedented legislative industry. It has never been anything but a working party devoted to the highest welfare of the nation.

RESULTS OF TWO ADMINISTRATIONS

Some Facts That Will Be of Potential Influence in the Presidential Campaign.

PROTECTION FOR THE AMERICAN FARMER

Some of the Great Benefits Secured for Agriculturists During the Administration of President Harrison—Facts and Figures Which Cannot Be Disputed.

The country, especially the so-called doubtful states of the West, will in a few days be fairly flooded with the following campaign circular. The contrast between the benefits derived by the Western farmer under the administrations of Presidents Harrison and Cleveland are so striking as to be of interest in all parts of the country, and to convince any intelligent voter who may have been wavering in his allegiance to Harrison and Protection:

What Has Been Done Under President Harrison. **What Was Done Under President Cleveland.**

What the Department of Agriculture Has Done. **In the Department of Agriculture.**

1. Contagious pleuro-pneumonia, which threatened the entire cattle industry of the country, completely eradicated.
2. Losses from Texas fever almost entirely prevented.
3. The treatment of cattle on board ship regulated, and cruelty and avoidable losses prevented.
4. The danger of introducing disease with imported animals removed.
5. The prohibition against the admission of pork, which had been enforced for years by Germany, Denmark, Austria, France, Italy and Spain, removed.
6. From a half to 1 cent per pound added to the value of our pork in the markets of the United States and Great Britain when bearing the United States government inspection certificate.
7. The triumphant refutation of allegations of contagious diseases among American cattle shipped abroad, the result of a system of inspection of American live cattle abroad and of individual identification.
8. The sugar industry placed upon a footing which promises ultimately to supply the entire domestic consumption with a home-grown product.
9. Indian corn successfully introduced as a human food in the leading countries of Europe, with a likelihood of adding to the value of that crop, even in years of the greatest production.
10. The first steps taken toward the extension of our trade in agricultural products throughout Latin-American countries.
11. Measures adopted to effectually check the growing imports of raw cotton from abroad.
12. The saving to farmers and horticulturists annually of millions of dollars by successfully combating the depredations of diseases and insects on vegetation.
13. The wide extension of the weather bureau service in the special interest of agriculture.
14. The publication, on a more extensive scale than ever before, of a valuable information for the use of the practical farmer.

What the Present Tariff Has Done for the Farmer. **What the Mills Bill Proposed to Do for the Farmer.**

1. It has saved to the American farmer a home market for his barley, worth over \$5,000,000 yearly.
2. It has saved to the American farmer a home market for his tobacco, worth \$7,000,000 yearly.
3. It has saved to the American farmer a home market for his potatoes, amounting to \$1,600,000 yearly.
4. It has saved to the American poultry raiser a home market for his eggs, amounting to \$1,700,000 yearly.
5. It has saved to the American fruit grower a home market for his raisins, his prunes, nuts and other fruits, worth \$5,250,000 a year.
6. It has saved the American wool grower from utter ruin by protecting him from a disastrous competition with foreign 8-cent wool, keeping the price of American wool at a level of 16.8 cents per pound by a comparison with an average of 13.7 cents per pound, as shown by quotations of similar grades at corresponding dates in Philadelphia and London.
7. Difference in favor of the protected American wool grower, 16.8 cents per pound.
8. It proposed a duty of 10 per cent. on barley, as against 30 cents a bushel under present tariff, thus depriving the farmer of a home market worth \$5,000,000 yearly.
9. It proposed a duty on leaf tobacco from \$1.25 to \$1.75 less than under the present tariff, thus depriving the farmer of a home market worth \$7,000,000 annually.
10. It proposed a duty of 15 cents per bushel on potatoes, 10 cents less than under the present tariff, thus depriving the farmer of a home market worth \$1,600,000 yearly.
11. It proposed to keep eggs on the free list, thus depriving the poultry raiser of a home market worth \$1,700,000 yearly.
12. It proposed duties on prunes, nuts, raisins and other fruits 50 per cent. lower than under the present tariff, thus depriving the raiser of a home market worth \$5,250,000 annually.
13. It proposed to insure the utter ruin of the American wool grower by exposing him to the disastrous competition of 8-cent wool under a free wool tariff, which would have caused a depreciation in the average price of American wool of 16.8 cents per pound, as shown by a comparison of prices in London and Philadelphia of similar grades of wool at corresponding dates. (Free wool was adopted by the Democratic House in the Fifty-second Congress.)

What a Judicious Administration of Our Foreign Relations Has Done. **What an Injudicious Administration of Our Foreign Relations Did.**

A comparison of the past year with 1889, the last fiscal year of the previous administration, shows that:

1. Increased our exports of bacon, hams and lard by \$19,000,000.
2. Exported \$12,000,000 more of beef products.
3. Exported \$16,000,000 more live cattle.
4. Exported \$15,000,000 more of cereals; namely, wheat, \$11,000,000; flour, \$28,000,000; and corn, \$7,000,000. (Exports of corn during the past six months have exceeded those of corresponding period of last year by \$14,000,000 bushels and \$2,250,000.)
5. Exported \$20,000,000 more cotton.
6. Exported \$2,500,000 more seeds.
7. Exported \$1,500,000 more fruits and nuts.
8. Exported \$2,000,000 more oil cake and meal.
9. We have increased the foreign sale of all agricultural products by \$275,000,000.
10. Exported \$20,000,000 less of cotton.
11. Exported \$1,500,000 less of seeds.
12. Exported \$1,500,000 less of fruits and nuts.
13. Exported \$2,000,000 less of oil cake and meal.
14. We exported \$275,000,000 less of all agricultural products.

which had always been Southern rather than Northern was abandoned when the Republican party was confronted with the necessity of obtaining an income adequate for meeting the cost of a great war.

MASTERSHIPS OF FINANCE. The financial legislation of the Republican party constitutes a series of landmarks of American progress. The great measures of the war period were those providing for the issue and ultimate redemption of the legal-tender greenbacks, and for the establishment of the national bank system. Those were followed, after the war, by the refunding and redemption acts. The general principle upon which this legislation was grounded assumed that public debt was to be regarded always as a temporary burden, to be paid as rapidly as possible, and that every promise made to creditors must be fully redeemed. Although a debt was contracted so vast in volume that one year's interest on it exceeded the financial obligations incurred during the war of the revolution, provision was made for its rapid conversion into securities bearing low rates of interest, and for the payment of two-thirds of it during the life of a single year. The taxpayers of the period of the civil war were compelled to do their duty as well as the soldiers were doing theirs in the field. Taxation was kept at the highest aggregate which industry would bear, and the burden of the debt was virtually carried by the generation which incurred it. The success of the refunding acts was largely dependent upon the redemption of specific payments. That was a sure set of good faith which established public credit on so high a plane

that refunding operations were conducted with extraordinary facility.

In consequence of thirty years' experience with Republican financial legislation the American people have the proud distinction of being the only great nation that pays its debts. They have also a currency which was brought by laborious processes to par with gold. They have also a national bank system which has steadily grown in popular favor, and under which not a dollar has ever been lost to a note-holder, and only the smallest fraction to depositors.

THE PARTY OF OBSTRUCTION.

All these brilliant policies have been accomplished without the aid of the Democratic party. The funding act of 1870, by which the rates of interest on the debt were changed by the conversion of all classes of national securities, was passed without a single Democratic vote in either House. The resumption act of 1875 was opposed by every Democrat in both Houses. The national banking act was denounced as unconstitutional by the Democratic party during the war, and its hostility to the system has not ceased to this day, when the repeal of the tax on state bank issues is deliberately proposed in its national platform. That party thirty years ago defended the war, and its hostility to the system was not secured, had no uniform value throughout the country, were easily counterfeited and displaced greenbacks. It advocates a return to the same system now, and apparently from a deliberate preference for an inferior currency. In like manner a majority of the same party, instead of co-operating with the Republican party in adjusting the relations between gold and silver so that both metals will circulate at par with each other, favor unlimited free coinage, by which gold will be drained out of the treasury and the country plunged headlong into monometallism on the lowest plane.

THE TWO PARTIES IN CONTRAST.

The Republican party throughout its history has been fighting the battle of free labor. In the beginning it was a popular agitation to prevent the extension of slavery to the territories, and subsequently a terrible battle with a slave-owning rebellion; but in the end it has been a prolonged campaign in the interest of American labor menaced with destructive and degrading competition from the labor of less prosperous and civilized European states. Since the first election of Lincoln 10,000,000 aliens have found homes and workshops in America; yet notwithstanding this immense addition to the working force of the nation, there has been a gain of nearly 10 per cent. in the average rate of wages. That result could never have been accomplished without Republican legislation for internal improvements and the operation of the homestead law, and above all without systematic protection of American labor employed in home industries. For this comprehensive national policy, which has not only converted the older Eastern states into hubs of manufacturing and commerce, but reaches of the West with the pulsating beat and throb of industrial energy and American enterprise, but has also created the new South with its resources, credit is wholly to be given to the Republican party.

The Democratic party has never lost the impress of the domination of the silver power. A low tariff and free trade were the economic doctrines of the Southern planters and were embodied in the Confederate constitution. The Democratic party has remained loyal to these malignant traditions. Its first and only President since Buchanan's election on a platform of "progressive free trade" spent his time in giving the signal for a tariff reform campaign, which, if successful, would leave American industry and labor without protection and support. The party stands today fully committed not only to the low tariff cause to which both Douglas and Breckinridge were pledged by the platforms of 1860, but also to the extravagant vagary of Calhounism that protection is unconstitutional. As it was the friend and ally of slavery, so also it is the irreconcilable foe of free labor.

The history of the two rival parties since Lincoln's first election offers a startling contrast between the survival of the fittest and the best traditions. Equal rights and sympathy for the mass of the common people were the leading principles of Jefferson. A latter-day Democracy stands in the South for unequal rights and monopoly conspiracies, and throughout the Union for a tariff policy by which American labor will be degraded to the European level. Jackson's great strength lay in his intense devotion to the principle of nationality and in his abhorrence of sectionalism. A latter-day Democracy, by the revival of the constitutional quibbling of Calhounism and by its persistent hostility to national policies, has repudiated his principles. What has been lost in the tendencies of its history has been its own innocence and desuetude. What has been won in the theories and practice of its slave-owning and sectional leaders is tenaciously preserved.

Republicanism, on the other hand, holds fast to everything that is ennobling and elevating in its history. It is the party of national honor which has removed the foul reproach of slavery and redeemed the pledged faith of the government in financial legislation and administration. It is the party of equal rights, an unsullied ballot and honest elections. It is the party of national policies of comprehensive scope and enlightened self-interest, by which industry is diversified, labor systematically protected, and the prosperity of all classes and sections promoted. Between its present policies and the traditions of its glorious past, there is unbroken continuity of patriotic action.

Delaware Larger by 700 Acres.

Delaware is to have the "latifund." This is a piece of good news. The joint commission of the states of Pennsylvania and Delaware have decided the boundary question, which has been at issue for many years, and given to the Delaware the little tongue of land, containing 700 acres, running down from Pennsylvania, between Delaware and Maryland. This is sensible. Pennsylvania can afford to be generous to her little neighbor, inasmuch as the strip was of little account to her, lying as it does outside of its symmetrical lines and seeming to be almost the "little end of nothing whittled down to a point."

It is well also for the occupants of it, who will now know in what state they live, and the tax collector will be able to get a little tax out of the fellows down there, who have heretofore been able to escape him by dodging him from one state to another when he was after them. That commission deserves the unanimous thanks of three states in having settled this question without involving the commonwealths, including Maryland, in a bloody inter-state war.—*Oxford (Pa.) Press.*

"SS."

You often see it—"State of Pennsylvania, County of Philadelphia, ss." It is to be found at the beginning of acknowledgments and other legal documents, but not one in a dozen can tell you what that cabalistic "ss" is for. To be short and to the point, the Latin word "scinet," which is also a Latin word, having originally been written as "sciretate," neither of which you will note has more than one "s." The word "scinet," or in its abbreviated state, is equivalent to the old English "to-wit," still widely used, the design of both being simply to call particular attention to what follows.—*Philadelphia Press.*

Boston Child.—"Mamma! mamma! The baby has fell out of the window!" Boston Mother—"Fallen, you mean, Quick! Run for a doctor!" Puck.

THE SUNDAY SCHOOL

AN INTERESTING AND INSTRUCTIVE LESSON.

Reflections of an Elevating Character—Wholesome Food for Thought—Studying the Scriptural Lesson Intelligently and Profitably.

Peter's Version.

The lesson for Sunday, Oct. 16, may be found in Acts 1: 1-20.

INTRODUCTION.

The proper introduction to this lesson is the closing verse of the preceding chapter, a verse indeed that might well have been paraphrased with the lesson of to-day. We are coming to the opening of the door to the Gentiles. Coming events cast their shadows before, and the forty-third verse of the ninth chapter of Acts, is a bit of intimation of what is to take place. Peter carries "as Joppa with one Simon, a tanner," a despised tradesman; so considered among the stricter Jews. The bars and barriers, put up by men are already going down. God is preparing his servant for the great step that shall declare the way open to all the world.

WHAT THE LESSON SAYS.

Cesarea. About seventy miles from Jerusalem, on the seacoast.—Band. The word originally meant anything twisted, as into a band. (Spiral). Our word spiral is probably from this.

Devout. Literally, well reverencing.—Much alms. The word in the singular means compassion, in the plural, acts of compassion.—Prayed to God. He gave alms to the people and prayed to God. This does not mean, however, that he was any more than a good moral man. The word accepted of verse thirty-five, does not necessarily mean saved, but rather a candidate for the bestowment of favor.

A vision. A heavenly visitation in broad daylight. The word means sight.—Evidently. Or, in plain view.—Ninth hour. Three p. m.—Coming in. The clear outlines of the vision.

Looked on him. The word means to fix one's eyes upon. It is used at Luke 4: 20. ("The eyes of all were fastened on him"). Lord. In the sense of sir, in courteous address; not necessarily an apprehension of the visitor as Deity.—Arose. He came up. The suggestive Greek is, have made an anabasis.—Moses. The word used of the woman who broke the alabaster box. Matt. 26: 13.

Send men. He was a man like that other centurion (Matt. 8: 9), "under authority."—Call for. Another form of the word send used in the same sense.—Lodged. Root: Guest.—A tanner. From the word for hides, a despised calling. Peter has clearly grown more lenient and broad-spirited.—He will tell thee what thou oughtest to do. Omitted from Tischendorf.

When the angel. Or, as the angel. He lost no time but obeyed at once.—A devout soldier. Sailing the messenger to the command.—Of those that waited on him continually. One word in the Greek, body-servants.

Declared. Better, related.—He sent them. From this verb comes our word apostle, i. e., sent ones. Such were they, in a sense.

On the morrow, i. e., they were still going on the next day, the place being about thirty miles distant.—So they went. More accurately and luminously, they were proceeding.—Peter went up. The word anabasis again, (verse four). As they were approaching Peter was led by the Spirit to the house-top.—Sixth hour. Noon.

Hungry. It was dinner time.—Would have eaten. Or, wished to eat; better still, was going to eat.—He fell into a trance. More accurately, a trance fell upon him. Greek: ecstasy. The English word comes directly from this, (ekstasis). Literally it means out of place.

While Peter doubted. The verb signifies to be utterly without a way.—Vision. Same word as in v. 3.—Had made inquiry.—Not properly, but rather, had made inquiry (participial form).—Stood before the gate, or, made a stand, halted. How fortunate that they came just at that moment, and that they strictly kept the Lord's schedule of time.

WHAT THE LESSON TEACHES.

A certain man in Cesarea called Cornelius. And now let us not lay too much emphasis on the man. He was a good man, but not a saved man, as we have seen, he prepared him for the recognition of the great salvation, but they do not save him. When Peter at last speaks to him he tells him (v. 43) that he is a sinner just like any one else, and that he has saved him by coming to Christ as the only way to life. He is the first in the procession of Gentile converts who are washed in the blood of the Lamb; that is his distinction. Yet let us learn this subsidiary lesson that aims and prays, while they do not redeem, are seen of God. They come up to him; and wherein they are sincerely given they are born of him, whose Spirit prepares the way as well as leads into the light.

Call for one Simon. It was a little matter who the man is, only find him. There is a had down there at the gateway. It is a matter of little consequence who it is, so he swing the gate open for the coach and all it contained, a past history, a belief, the gate to the Gentiles. It is no great credit to him, though the honor is not small. God has called him to it, and to God be the glory. Just now this gatekeeper has been asleep, and God's angel has been in a more senses than our, but just in time to thrust the rude bars aside and swing the heavy gate for the coming in of God's elect. He is not yet fully awake, though God has long been preparing him for this. He rubs his eyes a little, but there it is clear before his face. The Gentiles, too, have entered into the grace of God and into the gift of his Spirit.

Doubting nothing. It is the way we always climb to new apprehensions of the God-head, the way of no doubt. The word is a particularly interesting one. It signifies disputing, discriminating, judging. Peter had it as he was suspended judgment. Not seeing clearly how or why it should be, he was going forward in simple faith and obedience to God's command. Thus do we rise to every new plane of Christian life and doctrine. It is the secret of the prayer for wisdom. For this is the same world that is regarded at Jas 1: 6, "nothing wavering." The man who expects wisdom must ask in faith, nothing wavering, i. e., having no dispute with God as to the how or if of the why of it, not judging his own poor and half-blind intelligence more suggestively still it is the identical expression used of Abraham. Rom. 4: 20, where being promised a son and not seeing in himself how the word could be fulfilled, "he staggered not (wavered not), doubting, but was strong in faith, and (and notice this) was strong in faith, giving glory to God." Of course, because only God knew how it could be brought about, and so in his own blindness he trusted God. Thus does Peter have faith in Jesus, and Saul, led with sightless eyes into Damascus. Go forward, Peter, in faith. You are on the right path. With thee, too, when thou hast gone into the city, it shall be told that thou must do.

Next Lesson.—Peter at Cesarea. Acts 10: 24-48.

Masculinities.

A MAN of science in Germany maintains that all our diamonds come from meteors.

At a wedding at Winchester, Mass., recently, a guest stole some of the presents, it is said.

WILL KNOTT is the name of a resident of Manchester, N. H. When he is in a hurry he signs his name Wm't.

One of the hardest things in life is for a youth to believe that a man older than himself understands anything, but he gets there some day.